AMENDMENTS TO THE CLAIMS

Please amend Claims 3, 5, 7, 24 and 28. The pending claims in the present application read as follows:

1. (original) A method of electronically presenting bills for at least one customer having an account from which funds may be drawn, comprising the steps of:

allowing a customer to subscribe to a bill presentment system for receiving electronic-based and paper-based bills for said customer;

notifying a plurality of billers that said customer has subscribed to said bill presentment system, said billers including electronic-based billers and paper-based billers;

receiving at least one electronic bill for said customer from at least one of said billers;

receiving at least one paper bill for said customer from at least one of said billers;

identifying the contents of said paper bill;

scanning said at least one paper bill received for said customer to generate electronic image information;

identifying the type of bill;

extracting billing information from said electronic image information, wherein the billing information is extracted using a predefined template;

validating the extracted billing information generated from said scanned paper bill; and

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presenting said at least one electronic bill and said extracted billing information representative of said at least one paper bill to said customer.

2. (original) The method of claim 1, further comprising the steps of:

removing unnecessary material from said received paper bill;

forwarding importance documents from said received paper bill to said customer;

receiving a payment instruction from said customer to pay a bill;

drafting a payment on an account for the customer account; and

sending the payment to the biller that originated the bill.

3. (currently amended) The method of claim 2, ~~where~~ wherein step of drafting a payment comprises the step of printing a physical check on said account.

4. (original) The method of claim 3, further comprising the step of printing a stored scanned image of a remittance stub.

5. (currently amended) The method of claim 2, ~~where~~ wherein step of drafting a payment comprises the step of submitting an electronic payment.

6. (original) The method of claim 5, wherein step of drafting a payment comprises the step of submitting an electronic payment using one of an automated clearing house network, a automated teller machine network, and a credit card network.

7. (currently amended) The method of claim 1, ~~where~~ wherein step of scanning further comprises the steps of:

extracting billing information from said electronic image information using optical character recognition, wherein the billing information is extracted using a predefined template for the type of bill identified; and

extracting an image of the payment remittance stub from said paper bill.

8. (original) The method of claim 1, further comprising the step of presenting an electronic image of a paper bill upon receipt of a request from the customer.

9. (original) A method of electronically presenting and paying paper-based bills for at least one customer having an account from which funds may be drawn, comprising the steps of:

receiving and processing a paper bill for a customer;

identifying the contents of said paper bill;

scanning said paper bill received for said customer to generate electronic image information, wherein the type of bill is identified;

extracting billing information from said electronic image information using an optical character recognition process, wherein the billing information is extracted using a predefined template for the type of bill identified;

validating the extracted billing information generated from said scanned paper bill;

extracting an image of the payment remittance stub from said paper bill; and

presenting said extracted billing information representative of said at least one paper bill to the customer.

10. (original) The method of claim 9, wherein the type of bill is identified based upon unique numeric identifiers contained within said paper bill.

11. (original) The method of claim 9, further comprising the step of:

printing a physical check on an account of the customer.

12. (original) The method of claim 11, further comprising the step of printing a stored scanned image of a remittance stub.

13. (original) A method of electronically presenting and paying paper-based bills for at least one customer having an account from which funds may be drawn, comprising the steps of:

receiving a paper bill for a customer;

identifying the contents of said paper bill;

scanning said paper bill received for a customer to generate electronic image information, wherein the type of bill is identified;

extracting billing information from said electronic image information using an optical character recognition process, wherein the billing information is extracted using a predefined template for the type of bill identified, wherein each type of bill has an associated template which contains zone information for locating the billing information;

validating the extracted billing information generated from said scanned paper bill;

extracting an image of a payment remittance stub from said paper bill;

storing said scanned image of said remittance stub for said paper bill;

presenting said extracted billing information representative of said paper bill to the customer;

receiving a payment instruction from said customer to pay said paper bill;

printing a paper check on an account of the customer; and

printing said stored scanned image of said remittance stub for said paper bill.

14. (original) The method of claim 13, wherein step extracting billing information is performed automatically.

15. (original) The method of claim 14, wherein step extracting billing information comprises the steps of:

identifying a type of bill based upon unique numeric identifiers contained within said paper bill; and

extracting billing information from zones that are pre-defined for said type of bill.

16. (original) A system for electronically presenting and paying bills for at least one customer having an account from which funds may be drawn, comprising:

means for allowing a customer to subscribe to a bill presentment system for receiving electronic and paper-based bills for said customer;

means for notifying a plurality of billers that said customer has subscribed to said bill presentment system, said billers includes electronic-based billers and paper-based billers;

means for receiving at least one electronic bill for said customer;

means for receiving at least one paper-based bill for said customer from at least one of said billers;

means for scanning said at least one paper bill received for said customer to generate electronic image information;

means for extracting billing information from said electronic image information;

means for validating the extracted billing information generated from said scanned paper bill; and

means for transmitting information that enables said customer to view at least one electronic bill and said extracted billing information representative of said at least one paper bill to said customer.

17. (original) The system of claim 16, further comprising:

means for receiving a payment instruction from said customer to pay a bill;

means for drafting a payment on an account for the customer; and

means for sending the payment to the billing that originated the bill.

18. (original) The system of claim 17, wherein said means for drafting comprises means for printing a physical check on said account.

19. (original) The system of claim 18, wherein said means for printing also prints a stored scanned image of a remittance stub.

20. (original) The system of claim 17, wherein said means for drafting comprises means for submitting an electronic payment.

21. (original) The system of claim 20, wherein said means for submitting submits an electronic payment using one of an automated clearing house network, a automated teller machine network, and a credit card network.

22. (original) The system of claim 16, wherein said means for extracting extracts billing information from said electronic image information using optical character recognition.

23. (original) The system of claim 16, wherein said means for transmitting transmits an electronic image of a paper bill upon receipt of a request from the customer.

24. (currently amended) A system for electronically presenting and paying paper-based bills for at least one customer having an account from which funds may be drawn, comprising:

means for receiving a paper bill for a customer;

means for scanning a said paper bill received for said customer to generate electronic image information;

means for identifying the type of bill;

means for extracting billing information from said electronic image information using optical character recognition, wherein the billing information is extracted using a predefined template for the type of bill identified;

means for validating the extracted billing information generated from said scanned paper bill; and

means for transmitting said extracted billing information representative of said at least one paper bill to said customer.

25. (original) The system of claim 24, wherein said means for extracting comprises:

means for identifying a type of bill based upon unique numeric identifiers contained within said paper bill; and

means for extracting billing information from zones that are pre-defined for said type of bill.

26. (original) The system of claim 24, further comprising means for printing a physical check on an account of the customer.

27. (original) The system of claim 26, wherein said means for printing also prints a stored scanned image of a remittance stub.

28. (currently amended) A system for electronically presenting and paying paper-based bills for at least one customer having an account from which funds may be drawn, comprising:

means for receiving a paper bill for a customer;

means for scanning a-said paper bill received for said customer to generate electronic image information;

means for identifying the type of bill;

means for extracting billing information from said electronic image information using an optical character recognition process, wherein the billing information is extracted using a predefined template for the type of bill identified, wherein each type of bill has an associated template which contains zone information for locating the billing information;

means for extracting an image of a payment remittance stub from said paper bill;

means for validating the extracted billing information generated from said scanned paper bill;

means for storing a scanned image of said remittance stub for said paper bill;

means for transmitting said extracted billing information representative of said paper bill to the customer;

means for receiving a payment instruction from said customer to pay said paper bill; and

means for printing a paper check on an account of the customer and said stored scanned image of said remittance stub for said paper bill.

29. (original) The system of claim 28, wherein said means for extracting operates automatically.

30. (original) The system of claim 29, wherein said means for extracting comprises:

means for identifying a type of bill based upon unique numeric identifiers contained within said paper bill.